

Certificate Number: 05781-NJ-DE-032047164

Bankruptcy Case Number: 18-29896



05781-NJ-DE-032047164

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 18, 2018, at 6:44 o'clock AM PST, Guythovens Nougues completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: December 18, 2018 By: /s/Allison M Geving

Name: Allison M Geving

Title: President